

## Dimensi pelayanan dan produk T-Bank BRI yang diperhatikan nasabah Jakarta dan Yogyakarta = Dimensions of services and products T-Bank BRI that considered by customers Jakarta and Yogyakarta

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### Abstrak

Penelitian ini membahas tentang dimensi pelayanan dan produk T-Bank BRI yang diperhatikan oleh nasabah pengguna layanan T-Bank BRI. Inovasi yang dilakukan oleh BRI untuk memenuhi kebutuhan nasabahnya adalah layanan T-Bank BRI. T-Bank BRI merupakan suatu layanan Branchless Banking yang dimiliki oleh BRI, dimana transaksi keuangan cukup dilakukan melalui Handphone tanpa nasabah datang ke bank. Beberapa faktor yang mempengaruhi tingkat adopsi suatu inovasi diantaranya adalah : type of group, type of decisions, marketing effort, fullfilment of felt need, compatibility, relative advantage, complexcity, observability, triability, dan perceived risk. Metode pengumpulan data dengan menggunakan kuesioner serta dilakukan di dua tempat yaitu Kantor Cabang BRI Jakarta Fatmawati dan Yogya Cik Ditiro.

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This study discusses the dimensions of the service and products T-Bank BRI that considered by customer T-Bank BRI in Jakarta and Yogyakarta. Innovations made by BRI to meet the needs of its customers is T-Bank BRI. T- Bank BRI is product Branchless Banking that owned by BRI, financial transaction is done through mobile phone without the customer comes to the bank. Several factors influence the rate of adoption of an innovation such as: type of group, type of decisions, marketing effort, fullfilment of felt need, compatibility, relative advantage, complexcity, observability, triability, and perceived risk. Methods of data collection using questionnaires and conducted in two places, namely Jakarta Branch Office BRI Fatmawati and Cik Ditiro Yogya.